

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

YOYSETT I. BAKER-GONZALEZ
JOEL GONZALEZ

Case No.:

21-15842

Judge:

RG

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|--|--|------------------------|
| <input checked="" type="checkbox"/> Original | <input type="checkbox"/> Modified/Notice Required | Date: <u>7/26/2021</u> |
| <input checked="" type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: BWR

Initial Debtor: YIB

Initial Co-Debtor: JG

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 400.00 per MONTH to the Chapter 13 Trustee, starting on August 2021 for approximately 48 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,063.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
American Honda	2018 CRV	\$16,000.00	\$12,500.00	\$0.00	\$12,500.00	6%	\$14,112.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

American Honda

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Quicken Loans mortgage was in forbearance at the time of the filing. Quicken Loans, prior to the filing agreed to consider the Loan current with resumption of payments in September, 2021. Any balance due is to be held in abeyance and paid at time of Sale, Refinance or end of the loan.

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan
American Honda	2018 Honda CRV	\$14,112.00

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
American Honda	2018 CRV	\$16,000.00	\$12,500.00	\$12,500.00	\$3,500.00

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) ADMINISTRATIVE/PRIORITY
- 3) SECURED
- 4) GENERAL UNSECURED

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
--	--

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 7/26/2021

/S/ Yoysett I. Baker-Gonzalez
Debtor

Date: 7/26/2021

/s/ Joel Gonzalez
Joint Debtor

Date: 7/26/2021

/S/ BRUCE W. RADOWITZ
Attorney for Debtor(s)

In re:
Yoysett I. Baker-Gonzalez
Joel Gonzalez
Debtors

Case No. 21-15842-RG
Chapter 13

District/off: 0312-2
Date Rcvd: Jul 26, 2021

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114
519265526	+ AHS Hospital c/o, Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519265528	+ At&T Mobility c/o, ERC, Po Box 23870, Jacksonville, FL 32241-3870
519265529	+ At&T Wireless c/o, Diversified Consultants, Inc, Po Box 551268, Jacksonville, FL 32255-1268
519265530	+ Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611
519265531	+ Atlantic Medical Group, Po Box 419101, Boston, MA 02241-9101
519265532	+ Barclay, Card Service, Po Box 13337, Philadelphia, PA 19101-3337
519265533	+ Blue Trust Loans, LCO PO Box 1754, Hayward, WI 58443
519265540	+ Cheapoair/SYNCB, Po Box 960012, Orlando, FL 32896-0012
519265542	+ Codella Family Practice, 1000 Galloping Hill Road, Suite 103, Union, NJ 07083-7989
519269345	+ Department Stores National Bank, c/o Radius Global Solutions, PO BOX 390905, Minneapolis, MN 55439-0905
519269346	+ Genesis FS Card Services, Po Box 84059, Columbus, GA 31908-4059
519269347	+ Lendumo, PO BOX 542, Lac Du Flambeau, WI 54538-0542
519265559	+ Mid Atlantic Neonatology, Po Box 10356, Newark, NJ 07193-0356
519265560	+ NES Georgia Inc, Po Box 277329, Atlanta, GA 30384-7329
519269349	+ NetCredit, Po Box 206766, Dallas, TX 75320-6766
519265561	+ North Cash, North Star Finance, LLC, Po Box 498, Hays, MT 59527-0498
519269351	+ Optimum c/o, CBHV, Po Box 831, Newburgh, NY 12551-0831
519269350	+ Optimum c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519269352	+ Overlook Hospital c/o Certified, Credit & Collection, Po Box 1750, Whitehouse Station, NJ 08889-1750
519265563	+ Quicken Loan Inc, Po Box 6577, Carol Stream, IL 60197-6577
519265565	+ Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
519265568	+ Synchrony Bank /Lowe's c/o, Genpack Services, LLC, Po Box 1969, Southgate, MI 48195-0969
519265569	+ Synchrony Bank/PC Richard c/o, Client Services, 3451 Harry S.Truman Blvd, Saint Charles, MO 63301-9816
519265570	+ Syncrony Bank/PC Richards, Po Box 960061, Orlando, FL 32896-0061
519269354	+ TD c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519265571	+ Target c/o, Alliance One, 4850 Street Rd Ste300, Feasterville Trevose, PA 19053-6643
519269355	+ The Bank of Missouri/ Galaxy Inter, Purchasing / Fortiva Mastercard c/o, CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856
519265572	+ The New York and Presbyterian Hospital, 100 Quentin Roosevelt Blvd. ste 205, Garden City, NY 11530-4843
519265573	+ The Trustees of Columbia University, Columbia University/c/o Jeffrey G. Lerman, The Benchmark Bld, 170 Old Country Rd ste, Mineola, NY 11501-4322
519265575	+ Trinitas Reg Medical Ctr, 225 Williamson Street, Elizabeth, NJ 07202-3625
519269356	+ Verizon c/o, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 26 2021 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 26 2021 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark

District/off: 0312-2

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cr	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:02	Center, Suite 2100, Newark, NJ 07102-5235
519265553	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 26 2021 20:26:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519269344	+ Email/Text: g20956@att.com	Jul 26 2021 20:26:00	Honda Financial, Po Box 7829, Philadelphia, PA 19101
519265527	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:09	AT&T, PO BOX 537113, Atlanta, GA 30353-7113
519265535	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 26 2021 20:42:17	Allied Interstate, Synchrony Bank, PC Richard Son, Po Box 960061, Orlando, FL 32896-0061
519265534	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 26 2021 20:42:17	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265543	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 20:26:00	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265544	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 26 2021 20:26:00	Comenity-Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265547	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 26 2021 20:42:03	Comenity-Gamstop, Po Box 659820, San Antonio, TX 78265-9120
519265549	+ Email/Text: mrdiscen@discover.com	Jul 26 2021 20:26:00	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265550	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 26 2021 20:26:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
519265551	+ Email/Text: accountservices@greenlineloans.com	Jul 26 2021 20:26:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519265555	+ Email/Text: PBNCNotifications@perituservices.com	Jul 26 2021 20:26:00	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519268167	Email/PDF: resurgentbknotifications@resurgent.com	Jul 26 2021 20:42:04	Kohl, Po Box 3084, Milwaukee, WI 53201-3084
519265556	+ Email/Text: bankruptcy@ldf-holdings.com	Jul 26 2021 20:26:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519269348	Email/Text: ml-ebn@missionlane.com	Jul 26 2021 20:26:00	Lendgreen, NIIWIN, LLC dba Lendgreen, Po Box 221, Lac Du Flambeau, WI 54538-0221
519265557	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 26 2021 20:42:03	Mission Lane, Po Box 4517, Carol Stream, IL 60197
519265562	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:09	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519269295	Email/Text: bnc-quantum@quantum3group.com	Jul 26 2021 20:26:00	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
519265564	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:02	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519269353	+ Email/Text: convergent@ebn.phinsolutions.com	Jul 26 2021 20:26:00	R Us Credit Cards /SYNCB, Po Box 530938, Atlanta, GA 30353-0938
519265566	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:16	Sprint c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519267076	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:42:16	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265574	+ Email/Text: tidewaterlegalebn@twcs.com	Jul 26 2021 20:26:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519265576	+ Email/PDF: gecsed@recoverycorp.com	Jul 26 2021 20:26:00	Tidewater Finance Co, Po Box 17308, Baltimore, MD 21297-1308

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Jul 26 2021 20:42:16

Walmart/Synchrony Bank, Po Box 530927,
Atlanta, GA 30353-0927

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519265539	*+	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265536	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265537	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265538	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265545	*+	Comenity-Gamstop, Po Box 659820, San Antonio, TX 78265-9120
519265546	*+	Comenity/Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265548	*+	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265552	*+	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265558	*+	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265567	*+	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265577	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265578	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265541	##+	Chrebet Associates, LLC, 935 Route 34 Suite 2A, Matawan, NJ 07747-3282
519265554	##+	JM Arrunategui MD FACOG, 717 Westfield Avenue, Elizabeth, NJ 07208-1327

TOTAL: 0 Undeliverable, 12 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5